

United States Bankruptcy Court
Northern District of California

In re:
Raymond Juarez
Debtor

Case No. 18-51118-SLJ
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0971-5

User: pwright
Form ID: 309A

Page 1 of 2
Total Noticed: 54

Date Rcvd: Dec 13, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 15, 2019.

db Raymond Juarez, 5358 Landau Ct, San Jose, CA 95123-2126
aty +Adam Thursby, The Law Offices of Michelle Ghidotti, 1920 Old Tustin Ave.,
Santa Ana, CA 92705-7811
aty +Kristin A. Zilberstein, The Law Offices of Michelle Ghidotti, 1920 Old Tustin Ave.,
Santa Ana, CA 92705-7811
reqntc +U.S. Bank Trust National Association, as Trustee o, The Law Offices of Michelle Ghidotti,
1920 Old Tustin Avenue, Santa Ana, CA 92705-7811
14782026 AmexDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
14782027 BSI Financial Service, PO Box 517, Titusville, PA 16354-0517
14783708 +BSI Financial Services, 1425 Greenway Dr., #400, Irving, TX 75038-2480
14782030 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
(address filed with court: CBN, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032)
15093045 In Box Loan, PO Box 881, Santa Rosa, CA 95402-0881
15093046 Inter Real Estate Services, 5580 Almaden Expy # Expwy, San Jose, CA 95118-3605
14782038 Meriwest Credit Union, PO Box 530953, San Jose, CA 95153-5353
14794688 +Meriwest Credit Union, 5615 Chesbro Ave., San Jose, CA 95123-3057
15093042 Midland Funding, 30699 Russell Ranch Rd Ste 215, Westlake Village, CA 91362-7375
15093047 Ming Xie & Ting Wang, co THE Hanna Group, 5580 Almaden Expy # Expwy,
San Jose, CA 95118-3605
14794942 PG & E (A), PO Box 997300, Sacramento, CA 95899-7300
14782039 Pacific Bell Telephone Company, 430 Bush St Fl 1, San Francisco, CA 94108-3735
15093048 Pacific Real Estate & Mortgage, 3005 Silver Creek Rd Ste 214, San Jose, CA 95121-1791
15093043 Rory Clark, 30699 Russell Ranch Rd Ste 215, Westlake Village, CA 91362-7375
14782040 Specialized Loan Servicing LLC, PO Box 636005, Littleton, CO 80163-6005
14784303 +U.S. Bank Trust N.A., c/o BSI Financial Services, 1425 Greenway Dr., #400,
Irving, TX 75038-2480
14783506 +U.S. Bank Trust National Association, c/o Kristin A. Zilberstein, Esq.,
LAW OFFICES OF MICHELLE GHIDOTTI, 1920 Old Tustin Ave., Santa Ana, CA 92705-7811
14817270 +US Bank Trust National Association, c/o BSI Financial Services, 1425 Greenway Dr.,ste 400,
Irving TX 75038-2480
14782043 US Bank, N.A., PO Box 52708, Irvine, CA 92619-2708

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: Fullerlawfirmecf@aol.com Dec 14 2019 02:41:32 Lars T. Fuller,
The Fuller Law Firm, 60 N Keeble Ave., San Jose, CA 95126-2723
tr +EDI: BFHJELMESET.COM Dec 14 2019 07:38:00 Fred Hjelmeset, P.O.Box 4188,
Mountain View, CA 94040-0188
smg EDI: EDD.COM Dec 14 2019 07:38:00 CA Employment Development Dept.,
Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001
smg EDI: CALTAX.COM Dec 14 2019 07:38:00 CA Franchise Tax Board, Attn: Special Procedures,
P.O. Box 2952, Sacramento, CA 95812-2952
smg EDI: CALTAXFREE Dec 14 2019 07:38:00 State Board of Equalization,
Attn: Special Procedures Section, MIC:55, P.O. Box 942879, Sacramento, CA 94279
smg EDI: IRS.COM Dec 14 2019 07:38:00 IRS, P.O. Box 7346, Philadelphia, PA 19101-7346
ust E-mail/Text: ustpregion17.sj.ecf@usdoj.gov Dec 14 2019 02:41:49
Office of the U.S. Trustee / SJ, U.S. Federal Bldg., 280 S 1st St. #268,
San Jose, CA 95113-3004
reqntc +EDI: RMSC.COM Dec 14 2019 07:38:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
P.O. Box 41021, Norfolk, VA 23541-1021
14795306 +EDI: CRFRSTNA.COM Dec 14 2019 07:38:00 CREDIT FIRST NA, PO BOX 818011,
CLEVELAND, OH 44181-8011
14782028 EDI: CAPITALONE.COM Dec 14 2019 07:38:00 Capital One Bank, PO Box 30285,
Salt Lake City, UT 84130-0285
14782029 E-mail/Text: bankruptcy@cavps.com Dec 14 2019 02:41:53 Cavalry SPVI, LLC, PO Box 27288,
Tempe, AZ 85285-7288
15093044 E-mail/Text: legalbankruptcy@sanjoseca.gov Dec 14 2019 02:42:00 City of San Jose,
Housing Department, 200 E Santa Clara St Fl 12, San Jose, CA 95113-1903
15093041 +E-mail/Text: dor.bankruptcy@fin.sccgov.org Dec 14 2019 02:41:37 County of Santa Clara,
70 W Hedding St, San Jose, CA 95110-1768
14782031 EDI: CRFRSTNA.COM Dec 14 2019 07:38:00 Credit First N.A., PO Box 81083,
Cleveland, OH 44181-0083
14782032 E-mail/PDF: creditonbknotifications@resurgent.com Dec 14 2019 02:37:59 Credit One Bank,
PO Box 98873, Las Vegas, NV 89193-8873
14809656 EDI: Q3G.COM Dec 14 2019 07:38:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657
14802789 EDI: CALTAX.COM Dec 14 2019 07:38:00 FRANCHISE TAX BOARD, BANKRUPTCY SECTION MS A340,
PO BOX 2952, SACRAMENTO CA 95812-2952
14782033 EDI: CALTAX.COM Dec 14 2019 07:38:00 Franchise Tax Board, PO Box 942867,
Sacramento, CA 94267-0001
14812968 +E-mail/PDF: resurgentbknotifications@resurgent.com Dec 14 2019 02:37:37
Good Samaritan Hospital, Resurgent Capital Services, PO Box 1927,
Greenville, SC 29602-1927
14782034 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 14 2019 02:37:38
Good Samaritan Hospital, PO Box 1927, Greenville, SC 29602-1927

District/off: 0971-5

User: pwright
Form ID: 309A

Page 2 of 2
Total Noticed: 54

Date Rcvd: Dec 13, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

14782036 EDI: CHASE.COM Dec 14 2019 07:38:00 JPMorgan Chase Bank NA, 270 Park Ave # 12,
New York, NY 10017-7924
14808653 EDI: CAUT.COM Dec 14 2019 07:38:00 JPMorgan Chase Bank, N.A., PO Box 29505 AZ1-1191,
Phoenix AZ 85038-9505
14814231 E-mail/PDF: resurgentbknotifications@resurgent.com Dec 14 2019 02:37:38
LVNV Funding, LLC its successors and assigns as, assignee of MHC Receivables, LLC and,
FNBm, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14782037 EDI: TSYS2.COM Dec 14 2019 07:38:00 MCYDSNB, 9111 Duke Blvd, Mason, OH 45040-8999
14796516 E-mail/Text: PGEBankruptcy@pge.com Dec 14 2019 02:41:58 PG&E, P O BOX 8329,
C/O BANKRUPTCY/C2HX, STOCKTON, CA 95208
14814972 EDI: PRA.COM Dec 14 2019 07:38:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
14816930 +E-mail/Text: bncmail@w-legal.com Dec 14 2019 02:41:52 TD Bank USA, N.A.,
C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14782041 EDI: WTRRNBNK.COM Dec 14 2019 07:38:00 TD Bank USA/Target Credit, PO Box 673,
Minneapolis, MN 55440-0673
14782042 E-mail/Text: _sagcallcenter@techcu.com Dec 14 2019 02:41:38 Technology Credit Union,
PO Box 1300, San Jose, CA 95108-1300
14782044 E-mail/Text: ebn@vativrecovery.com Dec 14 2019 02:41:46 Vativ Recovery Solutions, LLC,
PO Box 40728, Houston, TX 77240-0728
14782045 EDI: BLUESTEM Dec 14 2019 07:38:00 WebBank Fingerhut Credit, 6250 Ridgewood Rd,
Saint Cloud, MN 56303-0820

TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr US Bank Trust NA
14782035* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 15, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 13, 2019 at the address(es) listed below:

Adam Thursby on behalf of Creditor US Bank Trust NA ecfnotifications@ghidottilaw.com
Devin Derham-Burk ctdocs@ch13sj.com
Devin L. Pace on behalf of Trustee Devin Derham-Burk ctdocs@ch13sj.com
Fred Hjelmeset fhtrustee@gmail.com, CA90@ecfcbis.com
Kristin A. Zilberstein on behalf of Creditor US Bank Trust NA
bknotifications@ghidottiburger.com, gbadmin@ecf.courtdrive.com
Kristin A. Zilberstein on behalf of Requestor U.S. Bank Trust National Association, as
Trustee of the SCIG Series III Trust bknotifications@ghidottiburger.com,
gbadmin@ecf.courtdrive.com
Lars T. Fuller on behalf of Debtor Raymond Juarez Fullerlawfirmecf@aol.com,
Larsfullerecf@aol.com
Office of the U.S. Trustee / SJ USTPRegion17.SJ.ECF@usdoj.gov

TOTAL: 8

Debtors may request to receive Court notices and orders by email instead of U.S. mail. Sign Up at www.camb.uscourts.gov

Information to identify the case:

Debtor 1	Raymond Juarez	Social Security number or ITIN xxx-xx-2584
	First Name Middle Name Last Name	
Debtor 2 (Spouse, if filing)		EIN -----
	First Name Middle Name Last Name	Social Security number or ITIN -----
United States Bankruptcy Court	California Northern Bankruptcy Court	EIN -----
Case number:	18-51118 SLJ 7	Date case filed in chapter 13 5/15/18
		Date case converted to chapter 7 12/12/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

About Debtor 1:		About Debtor 2:
1. Debtor's full name	Raymond Juarez	
2. All other names used in the last 8 years		
3. Address	5358 Landau Ct San Jose, CA 95123-2126	
4. Debtor's attorney Name and address	Lars T. Fuller The Fuller Law Firm 60 N Keeble Ave. San Jose, CA 95126-2723	Contact phone (408)295-5595
5. Bankruptcy trustee Name and address	Fred Hjelmeset P.O.Box 4188 Mountain View, CA 94040	Contact phone (650)386-5634 Email: fhtrustee@gmail.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	280 South First Street Room 3035 San Jose, CA 95113	Hours open: 9:00 am to 4:30 pm, Monday – Friday Contact phone: 408-278-7500 Date: 12/13/19

For more information, see page 2 >

Official Form 309A (For Individuals or Joint Debtors) **Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

page 1

7. Meeting of creditors	January 14, 2020 at 08:30 AM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	U.S. Federal Bldg., 280 S 1st St. #130, San Jose, CA 95113
Important Notice to Individual Debtors: The United States Trustee requires all debtors who are individuals to provide government-issued photo identification and proof of social security number to the trustee at the meeting of creditors. If a debtor fails to appear, your case may be dismissed without further notice.		
8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	Filing deadline: 3/16/20
Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors		
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	